



Docket No. 3892-4000

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s): Ranzini et al.

Group Art Unit: 3621

Serial No.: 09/501,874

Examiner: Elisca, Pierre E.

Filed: February 10, 2000

For: SYSTEM AND METHOD FOR SECURE ELECTRONIC FUND TRANSFERS

**EXPRESS MAIL CERTIFICATE**

Mail Stop RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Express Mail Label No.: **EV 357797109 US**

Date of Deposit: **May 10, 2004**

**RECEIVED**  
MAY 14 2004  
**GROUP 3600**

I hereby certify that the following attached paper(s) and/or fee

1. RCE Transmittal (in duplicate);
2. Amendment Accompanying RCE;
3. Amendment Fee Transmittal (in duplicate);
4. Petition for One (1) Month Extension of Time (in duplicate);
5. Return Receipt Postcard.

are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above and is addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Michael J. Pollack

(Typed or printed name of person mailing paper(s) and/or fee)

A handwritten signature in black ink, appearing to read "Michael J. Pollack".

(Signature of person mailing paper(s) and/or fee)

**Correspondence Address:**

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**AMENDMENT FEE TRANSMITTAL**

Mail Stop RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Transmitted herewith is an Amendment for the above-identified application.

No additional fee is required.  
 The additional fee has been calculated as shown below:

**CLAIMS AS AMENDED**

	Claims Remaining After Amendment	Highest No. Covered by Previous Payments	Extra	Rate	Additional Fee
Total Claims*	192- 20 =	192	0	\$18.00/ \$9.00	\$ 0.00
Independent Claims	17- 3 =	17	0	\$86.00/ \$43.00	\$ 0.00
Multiple Dependent Claims	(If claims added by amendment include Multiple Dependent Claim(s) and there was no Multiple Dependent Claim(s) in application before amendment add \$290.00 to additional fee (\$145.00 for small entity).)				\$ 0.00
					<b>TOTAL</b> \$ 0.00

\*Includes all independent and single dependent claims and all claims referred to in multiple dependent claims. See 37 C.F.R. §1.75(c).

Small entity status is or has been claimed.

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Reduced Fees Under 37 C.F.R. §1.9(f) paid herewith \$\_\_\_\_\_

- \_\_\_\_\_ Pages Sequence Listing
- \_\_\_\_\_ Computer disk(s) containing substitute Sequence Listing
- Statement under 37 C.F.R. §1.825(b) that the computer and paper copies of the substitute Sequence Listing are the same.
- A check in the amount of \$\_\_\_\_\_ to cover the filing fee is attached.
- Charge fee to Deposit Account No. 13-4500, Order No. \_\_\_\_\_. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.
- The Commissioner is hereby authorized to charge any additional fees which may be required for filing this amendment, including all fees pursuant to 37 CFR §1.17 for its timely consideration, or credit any overpayment to Deposit Account No. 13-4500, Order No. 3892-4000. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Dated: May 10, 2004

Respectfully submitted,  
MORGAN & FINNEGAN, L.L.P.  
By:   
Michael J. Pollack  
Registration No. 53,475

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